

FIG. 1 is a block diagram of a system 100. The system 100 includes a planning component 110, an implementation component 120, and a control component 130.

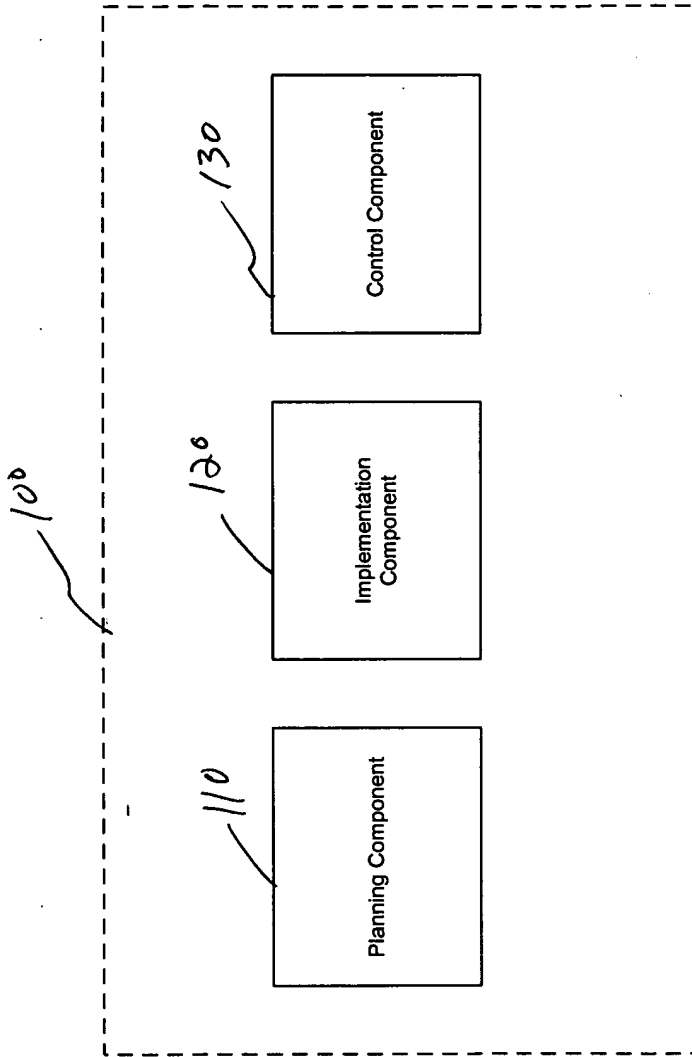
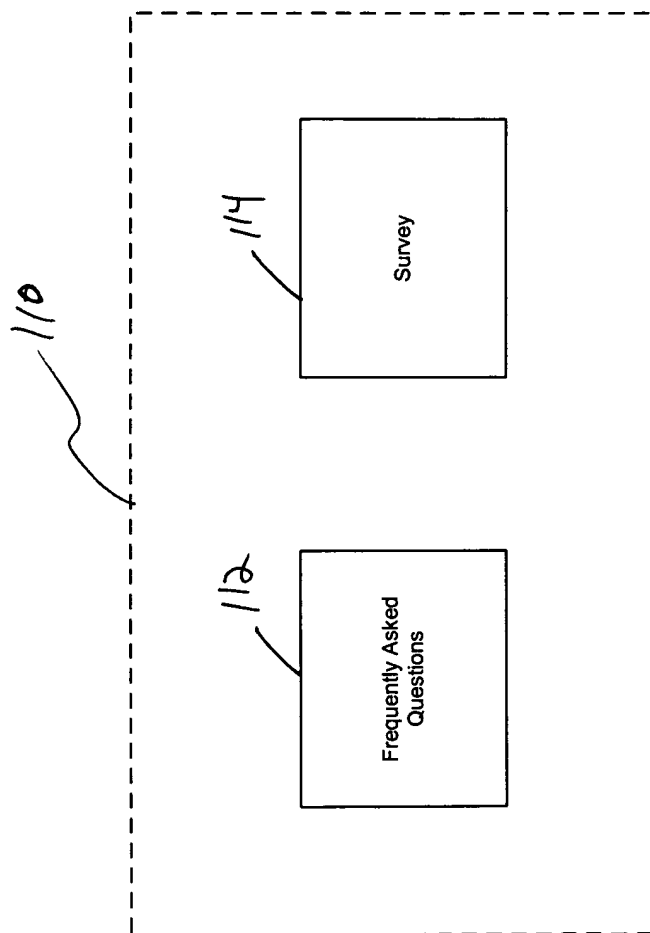


Fig. 1

Phrynosoma



2

OPERATIONAL ISSUES

Operations:

1. Is process currently in-house or outsourced?
☐ In-house ☐ Outsourced
2. Number of full time equivalents (FTE)? _____
3. Number of locations (if more than one)? _____
 If multi-locations, is there a central processing center? ☐ Yes ☐ No
 If yes, location? _____
4. Are images being transmitted to other carriers?
☐ Yes ☐ No If yes, which carriers?

5. Application volumes: How many transactions are processed in a given period on the average, minimum and maximum at peak times - in day, hour, month, and year?
 • Total year: _____
 • Highest month: _____
 • Lowest month: _____
6. Product applications to be imaged (ie Term, UL, LTC, Annuities...)?

7. Are procedures documented? ☐ Yes ☐ No
 If yes, attach copy.
8. Transmission time requirements (ie. Continuous, scheduled times....)?

9. Management reporting needs?

10. How are test plans developed and monitored?

11. What are your paper retention guidelines?

12. Will there be a dedicated project manager assigned to work with us? ☐ Yes ☐ No

Please attach:

- ☐ Overall business process map showing where this process fits in
- ☐ High level process map for this process
- ☐ Detailed process map including time required for each step (if available)
- ☐ Information flows – including potential locations of inputs, description of input, ...
- ☐ Examples of inputs and outputs (ie application forms, reports...)

11. Check off the current document types to be imaged:

- ☐ Application
- ☐ Part 2
- ☐ Admin Forms
- ☐ Correspondence
- ☐ Checks
- ☐ Delivery Requirements
- ☐ Illustration
- ☐ Compliance Requests
- ☐ 1035 / Tax
- ☐ Collateral Assignment
- ☐ Questionnaire
- ☐ Financial Information
- ☐ Single Case Agreement
- ☐ APS
- ☐ Lab Tests
- ☐ EKG
- ☐ Inspections
- ☐ MVR
- ☐ Lab Receipt

Note: Most offices use only 7 or 8 standard document types.
 NAILBA work type standards are included in our I-Scan Solutions Guide.

OPERATIONAL ISSUES

Measurements:

1. What are current cycle time measurements around this process (i.e. Date application signed, to date sent to carrier, to date policy settled)?

2. What are the quality measurements around this process?

3. For each measurement, what is the current level of performance (average/range)?

4. Current defect types and any available statistics?

5. What are current controls in place around process quality?

6. How are defects presently identified?

7. What is the process to correct defects?

8. What are current losses incurred as a result of defects?

9. What is the ideal benchmark for this process?

10. What are your expectations for quality level/improvements?
 - Cost savings

 - Quality improvements

 - Speed/timeliness

 - Accuracy

 - Volume handling capacity

 - Customer service

 - Management reporting

Please attach examples of reports if available.

Fig. 3C

TECHNICAL ISSUES

1. Hardware to include Model, make and operating system software of mainframe/mini-workstations, and all other dedicated equipment (i.e. fax servers, printers, etc)

7. Typical types of transactions/work performed on the system?

8. Do other groups within the organization use the existing system for other applications? If yes, how many users are there on other applications, and how many for this process?

2. Are intelligent workstations at user desks? Or, are dumb terminals used?

3. Do you have a disaster recovery plan?

☐ Yes ☐ No

4. What is retention cycle?

9. What is the performance/response time of the applications used?

5. Do you have a capacity plan? ☐ Yes ☐ No

6. Number of users on the system?
Average/minimum peak periods?

10. What type of network is used in the organization?

11. What network is used for the systems involved in this process?

Fig. 3D

TECHNICAL ISSUES

12. What is the reconciliation process to ensure data transmitted properly?

NOTES:

13. What format would be used to transmit images to carrier?

14. Does the current server support dial-in capability? ☐ Yes ☐ No

15. Are you equipped with imaging technology/fax server technology? ☐ Yes ☐ No

16. What are the main security procedures around your system?

17. Are there any planned changes to this system that could affect this process?

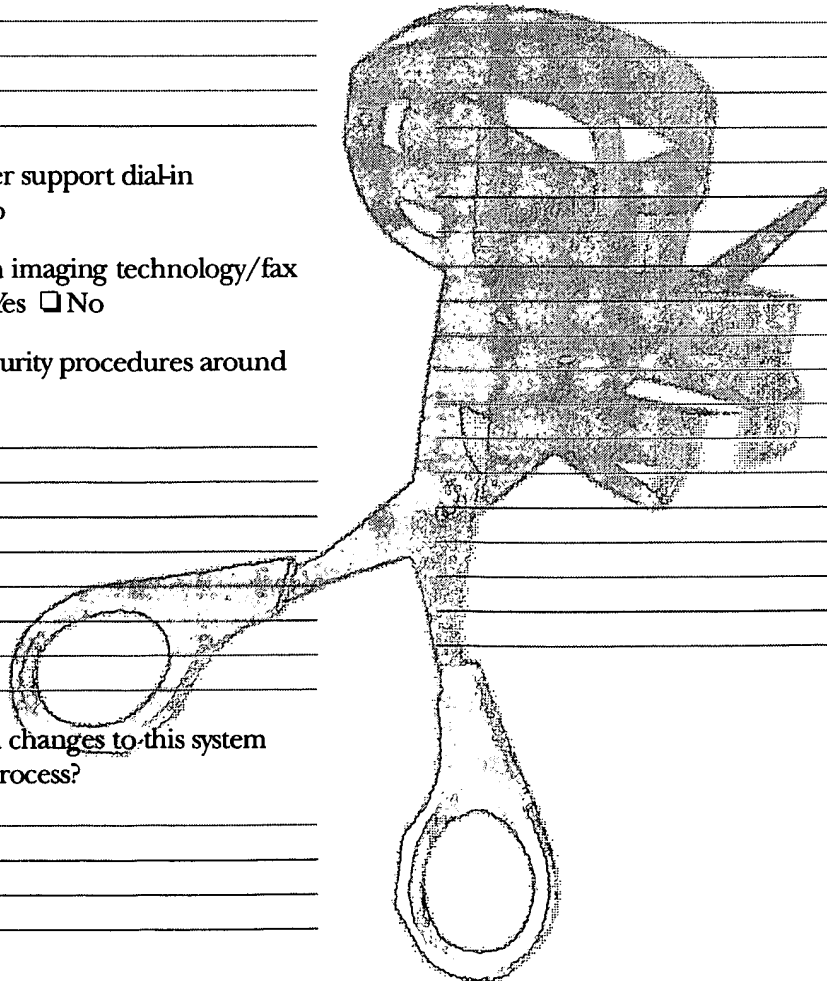


Fig. 3E

CONTACT LIST

Name	Phone	Fax	e-mail	Location

NOTE: Please attach customer organization chart.

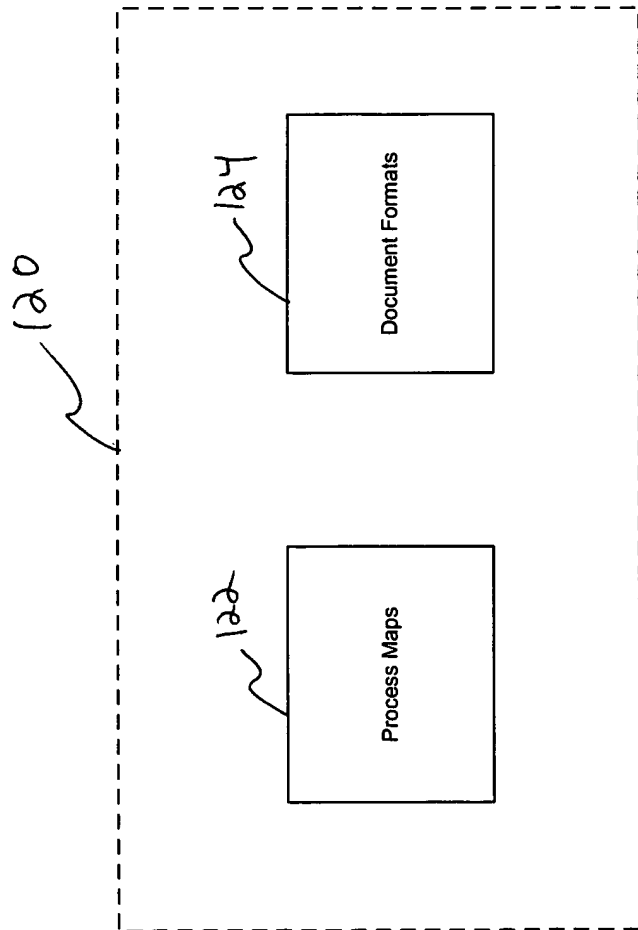


Fig. 4

[illegible]

Fig. 5A

NEW APPLICATION PROCESSING (After Implementing Imaging System)

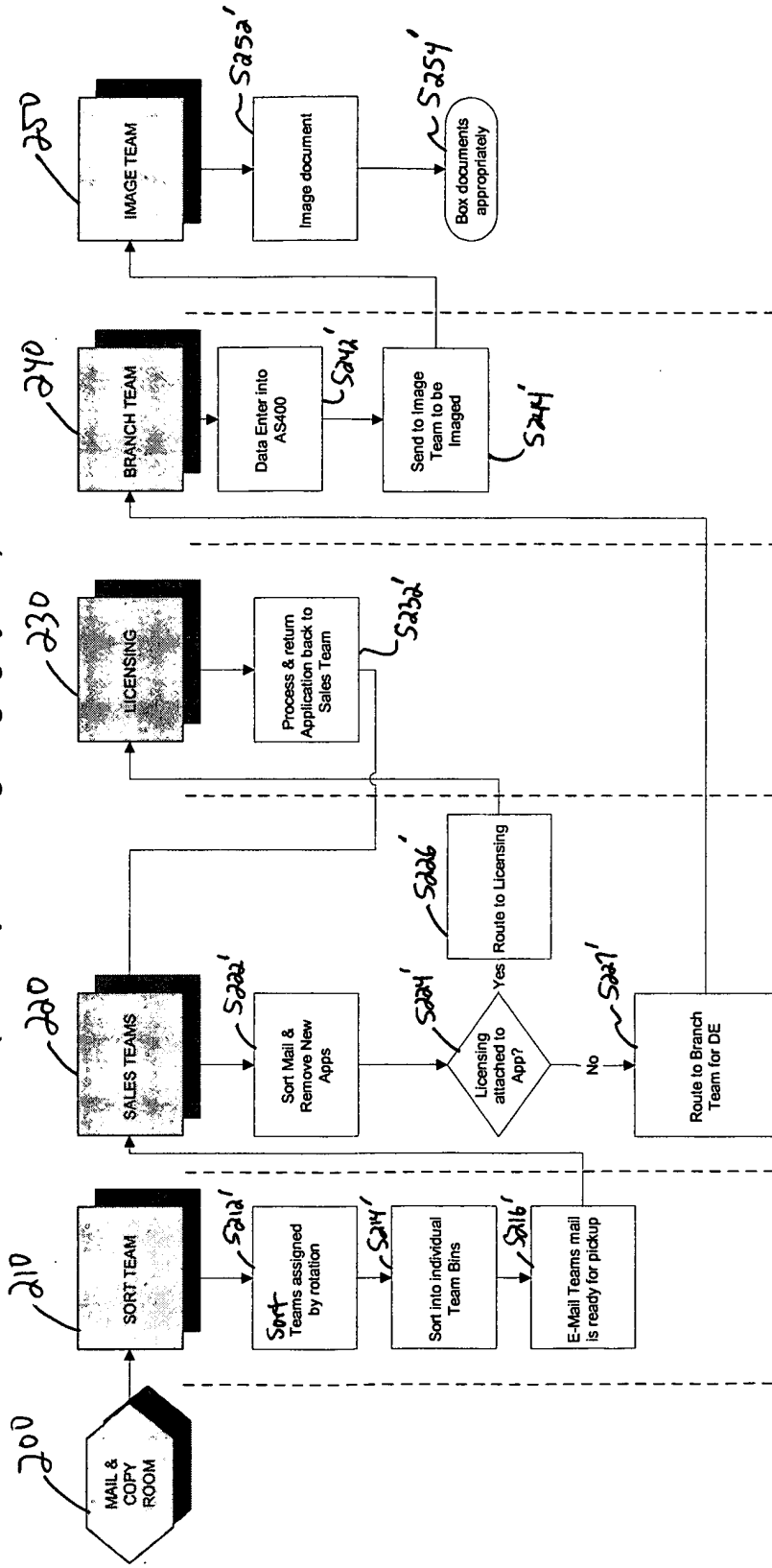


Fig. 5B

Document Types Application Submission

30b 30 320 340

TYPE OF DOCUMENT	DEFINITION	EXAMPLES OF INFORMATION INCLUDED	PROPOSED IMAGE DOCUMENT NAME
• Application	Part I – May include an EMU (Expedite Medical Underwriting Form – used as a mini Part II)	• Part I • EMU	APPI
• Application Part II	Medical Information	• Application –Part II • Non-Medical • Paramed • Unsigned Telemed • Signed Telemed • Other Company Medical Form	APPII
• Illustration	Proposal of plan sold and signed in states where NAIC regulations apply	• Illustration • Non-illustration Forms	ILLUS
• Administrative Forms	Forms required by some states, as well as company required forms in order to process new business	• Replacement Forms • HIV Consent Forms • Interim Conditional Receipt • Conditional Receipt • Authorization Forms • Disclosure Statements	NBFORM
• Correspondence	Various documents from agent, GA, proposed insured or provider to aid in the issue of a life insurance policy	• Initial Cover Letter/transmittal • Correspondence form Agent • Correspondence from Provider • Correspondence from Proposed Insured • Correspondence from GA • Trust Agreements • Any Attached Notes • EMU if received without Part I	CORRESP

Fig. 6A

Document Types

Application Submission

340

320

310

300

TYPE OF DOCUMENT	DEFINITION	INFORMATION INCLUDED	PROPOSED IMAGE DOCUMENT NAME
<ul style="list-style-type: none"> Checks/Money Sheets 	Any money documents, checks, authorization for check withdrawal, and correspondence related to premium payment	<ul style="list-style-type: none"> Remittance sheet Interim Money Sheet COD Money Sheet Returned Checks PAW Card/Voided Check Copy PAW Correspondence Premium Checks EFT Forms 	MONEYDOC
<ul style="list-style-type: none"> Miscellaneous Subsequent Mail/Delivery Requirements 	Correspondence received after policy issue	<ul style="list-style-type: none"> Delivery Requirement Cover Letter Policy Delivery Acknowledgement (PDA) Backdate Notice Returned Original Policy Good Health Statement Amendment to Application 1925 Policy Receipt 	DELIVREQ
<ul style="list-style-type: none"> Questionnaires 	Information required based upon underwriting guidelines	<ul style="list-style-type: none"> Coronary Artery Disease Applicant Chest Pain Seizure Disorder Applicant Diabetic Alcohol Abuse Aviation Tobacco Use Statement Underwater/Sky Sports Racing Business Insurance Foreign Resident/Travel Mountain/Rock/Ice Climbing Resident Alien Confidential Personal Financial 	QUEST
<ul style="list-style-type: none"> Financial Information 	Additional financial information requested by the underwriter	<ul style="list-style-type: none"> Financial Questionnaires Income Statements Financial Reports – Personal and Business 	FINAN

Fig. 6B

Document Types

Application Submission

200

310

320

340

TYPE OF DOCUMENT	DEFINITION	INFORMATION INCLUDED	PROPOSED IMAGE DOCUMENT NAME
• Compliance Request	Proposed insured requests medical information related to underwriting decision	• Correspondence from proposed insured requesting release of medical information	COMPLI
• 1035/TAX	Correspondence related to a 1035 exchange transaction to transfer cash value from one carrier to another	<ul style="list-style-type: none"> • 1035 exchange memorandum • 1035 exchange paperwork • Cost Basis Information • Tax Forms - 1099R, 5498, W9 • Memorandums • Minimum Deposit ResQ Worksheet • Loan Transfer (1035LT - 01) • Letters, check stubs from Surrender Company • Statement regarding Tax Advantage Policies • Other Carriers Check 	1035
• Supplemental Application	Supplemental Rider(s) attached to base policy	<ul style="list-style-type: none"> • Child Rider • Aviation Supplement • Underwater Diving and Sky Sports Supplement • Motor Sports Supplement • Climbing Supplement • Foreign Residence/Travel Supplement • Resident Alien Supplement • Drug Use Supplement • Alcohol Use Supplement • Financial Supplement 	SUPPAPP
• Collateral Assignment	Assignment of policy benefits as collateral to obtain loan	<ul style="list-style-type: none"> • Collateral Assignment Form • Release of Collateral Assignment Form • Correspondence regarding assignment or release of assignment 	COLLAT
• Single Case Agreement	Special arrangement with BGA	• Single Case Agreement	SCA

Fig. 6C

Document Types

Application Submission

300

310

320

340

TYPE OF DOCUMENT	DEFINITION	INFORMATION INCLUDED	PROPOSED IMAGE DOCUMENT NAME
• Attending Physicians Statement	Doctor notes related to history of medical condition and care	• Attending Physicians Statement • Reports, office and Hospital Records	APS
• Laboratory Tests	Blood and Urine specimens taken at time of Paramedical examination	• HOS/SMAC – Electronic Receipt of Urine/Blood Test • HOS – Paper Urine Test Results • SMAC – Paper Blood Test Results	HOSMAC HOS SMAC
• Electrocardiogram	Required at Underwriters request based upon information reflected on application	• Tracings • Interpretations • X-Ray Copies • X-Ray Reports/Interpretations	EKG
• Motor Vehicle Report	Required at Underwriters request based upon information reflected on application	• Motor Vehicle Report	MVR
• Inspection Reports	Required at Underwriters request based upon information reflected on application	• Reports and Credit Reports • Business/Beneficiary Inspection Reports	INSP
• Lab Receipt/Urine/Blood Test	Hard copy of test results received from laboratory electronically	• Lab receipt of Urine and Blood tests	LABTICK

Fig. 6D

FIG. 7 is a block diagram of a system 130, according to one embodiment. The system 130 includes a contingency guidelines module 132 and a reporting component 134.

Fig. 7

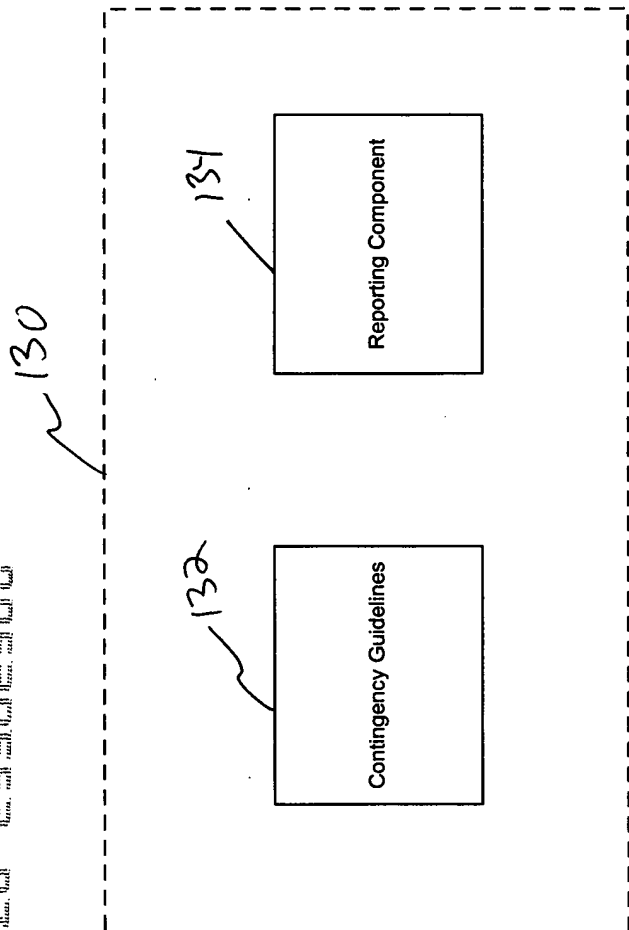
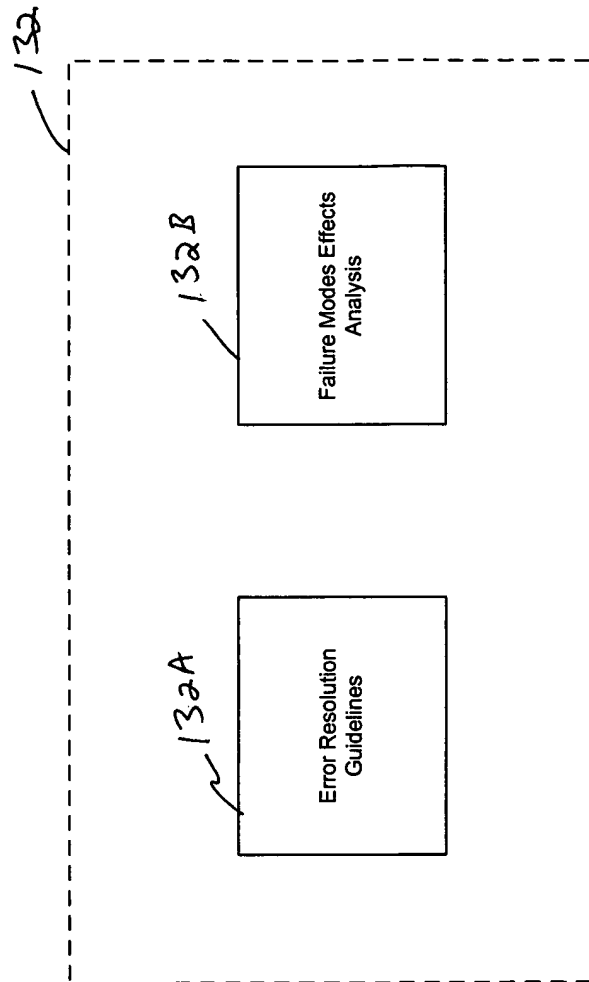


Fig. 8



400 / 410 / 420 / 430 / 440 / 450 / 460

WHAT	WHO IDENTIFIES	WHO RESOLVES	RESOLUTION	TYPE COMMUNICATION	BY WHEN	FOLLOW UP
Scanning/Indexing						
1. Illegible Image	Quality Assurance or Team	Broker General Agent (BGA)	<ul style="list-style-type: none"> Notify BGA BGA re-scans entire document Insurance Provider moves "bad scan" 	Shared spreadsheet to enter errors. Send email to BGA at end of each day.	24 hours from time of notification	CM follows up with BGA within 48 hours
2. Sticky notes covering data	Quality Assurance or Team	BGA	<ul style="list-style-type: none"> Notify BGA BGA re-scans entire document INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
3. Pages Indexed with incorrect work types	Quality Assurance or Team	BGA	<ul style="list-style-type: none"> Notify BGA Correct document type 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
4. Blank pages	Quality Assurance or Team	BGA or Team	<ul style="list-style-type: none"> Verify if application package is complete. If OK, no action required. If missing info, see #8 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
5. Upside down Images	Quality Assurance or Team	BGA	<ul style="list-style-type: none"> Notify BGA BGA re-scans entire document INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
6. Duplicates	Quality Assurance or Team		<ul style="list-style-type: none"> Review and verify if different from original Notify BGA If true duplicate, INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA if a true duplicate. If not a true duplicate, no action required.	24 hours from time of notification	CM follows up with BGA within 48 hours
7. New App for other Carrier - document not requested	Quality Assurance or Team	BGA	<ul style="list-style-type: none"> Notify BGA INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA	Immediately	NA
8. Incomplete	Quality	BGA	<ul style="list-style-type: none"> Notify BGA 	Enter error - report to BGA	24 hours from	CM follows up

Fig. 9A

WHAT	WHO IDENTIFIES	WHO RESOLVES	RESOLUTION	TYPE COMMUNICATION	BY WHEN	FOLLOW UP
400	410	420	430	440	450	460
ERROR RESOLUTION GUIDELINES						

documents (ie. missing pages)	Assurance or Team		<ul style="list-style-type: none"> BGA re-scans entire document INSURANCE PROVIDER moves "bad scan" 		time of notification	with BGA within 48 hours
9. Reconciliation mismatch	Imaging Vendor or INSURANCE PROVIDER Staff	INSURANCE PROVIDER, Imaging Vendor	<ul style="list-style-type: none"> Insurance Provider notifies Imaging Vendor researches Re-send file 			
10. Image rejects	Imaging Vendor or INSURANCE PROVIDER Staff	INSURANCE PROVIDER, Imaging Vendor	<ul style="list-style-type: none"> Insurance Provider notifies Imaging Vendor Imaging Vendor researches Re-send file 			
11. Documents mismatched to wrong file	Quality Assurance or Team	BGA	<ul style="list-style-type: none"> Notify BGA BGA re-scans entire document INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
12. Other Carrier subsequent mail not requested	Quality Assurance or Team	BGA	<ul style="list-style-type: none"> Notify BGA INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA	Immediately	NA
13. Unsigned application	BGA, CM	BGA	<ul style="list-style-type: none"> Notify BGA BGA gets app signed BGA re-scans entire document INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
14. Work object found at front end of	BGA, CM	BGA	<ul style="list-style-type: none"> Notify BGA BGA re-scans entire document 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours

Fig. 9B

WHAT	WHO IDENTIFIES	WHO RESOLVES	RESOLUTION	TYPE COMMUNICATION	BY WHEN	FOLLOW UP
400	410	420	430	440	450	460
ERROR RESOLUTION GUIDELINES						

next scanned case			INSURANCE PROVIDER moves "bad scan"			
15. Policy Service, licensing requests	BGA, CM	BGA	<ul style="list-style-type: none"> Notify BGA to send paper file to Policyholder services INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
16. Products other than term life, or NY cases	BGA, CM	BGA	<ul style="list-style-type: none"> Notify BGA to send paper file to correct location INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
17. Page overlay	Quality Assurance or Team	BGA	<ul style="list-style-type: none"> Notify BGA BGA re-scans entire document INSURANCE PROVIDER moves "bad scan" 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
GWA/Processing						
18. Amount on check different than amount due for application	CM	BGA, CM	<ul style="list-style-type: none"> Check and application returned to BGA BGA obtains new check 	Enter error - report to BGA	24 hours from time of notification	NA
19. Batch ticket different than total of checks attached	Cashiers	BGA, Cashiers	<ul style="list-style-type: none"> Notify BGA Return batch to CM for correction 	Enter error - report to BGA	24 hours from time of notification	NA
20. Check attached to incorrect application	CM	BGA, CM	<ul style="list-style-type: none"> Return check and application to BGA 	Enter error - report to BGA	24 hours from time of notification	NA
21. Check not attached to	BGA, Cashiers, CM	BGA, Cashiers	<ul style="list-style-type: none"> Notify BGA CM requests pre- 	Enter error - report to BGA	24 hours from time of	CM follows up with BGA within

Fig. 9C

400

410

420

430

440

450

460

ERROR RESOLUTION GUIDELINES

WHAT	WHO IDENTIFIES	WHO RESOLVES	RESOLUTION	TYPE COMMUNICATION	BY WHEN	FOLLOW UP
pre-numbered remittance sheet			numbered remittance sheet with check information from BGA		notification	48 hours
22. Check not approved for deposit	Data Entry, CM	BGA, CM	Check and Application returned to BGA	Enter error - report to BGA	24 hours from time of notification	NA
23. Check payable to another carrier	Cashiers	BGA, Cashiers	Check and application returned to BGA	Enter error - report to BGA	24 hours from time of notification	NA
Transmittal Letters						
24. Companion policies not identified	Data Entry, CM	BGA, CM	<ul style="list-style-type: none"> Notify BGA CM requests information from BGA 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
25. Cash for each policy not clearly identified	Data Entry, CM	BGA, CM	<ul style="list-style-type: none"> Notify BGA CM requests information from BGA 	Enter error - report to BGA	24 hours from time of notification	CM follows up with BGA within 48 hours
Data Entry/Recon						
26. Incorrect policy number data entered	BGA, CM	CM, Supervisor, Data Entry	<ul style="list-style-type: none"> Delete incorrect record Data enter correct record 	Enter error - report to Data Entry	24 hours from time of notification	CM follows up with Data Entry within 48 hours
27. Records not processed by Data Entry	Data Entry Reconciler	Data Entry Rep	key data correctly	Error report - report to Data Entry	24 hours from time of notification	NA

Fig. 9D

Failure Modes Effects Analysis (FMEA)

ITEM/PROCESS STEP	POTENTIAL FAILURE	POTENTIAL EFFECT OF FAILURE	SEVERITY	CAUSES	CURRENT CONTROLS	RECOMMENDED ACTIONS	DATE
600 Broker General Agent (BGA) scans documents	605 • BGA can't scan or retrieve images on their server	610 • Cycle time delayed	615 • Ascensus Domain Controllers "busy"	620 • Add domain controllers to Intellisys list	630 • Scan directly to Intellisys server in KC	635 •	645 •
BGA indexes into vendor image system	• Can't transmit data • Leased phone lines go down • Scanners down • System down	• No documents transmitted • Cycle time delayed	• Bad weather • Faulty equipment • Power failure • Maintenance of scanners not regular	• Emergency recovery plan for system problems • Regular maintenance on equipment	• Notify INSURANCE PROVIDER immediately • Box docs, send Federal Express • Review Audit Log • Review RIMAIN Log	•	•
• BGA indexes into vendor image system	• Data sent to INSURANCE PROVIDER incomplete or unclear images • All documents not scanned • Incomplete remittance sheet	• Records built incorrectly • Duplicate records • Increased cycle time • Rework • Cash not deposited • Missing money • Insufficient	• Human error • PC's down • Software down • Application completed incorrectly • Mail delivery problems • Systems down	• Regular system checks • QC all Images before index	• Implement exception processing procedures	•	•

Fig 10A

Failure Modes Effects Analysis (FMEA)

ITEM/PROCESS STEP	POTENTIAL FAILURE	POTENTIAL EFFECT OF FAILURE	CAUSES	OCURRENCE	CURRENT CONTROLS	DETECTION	RECOMMENDED ACTIONS	USE DATE
600 BGA indeters into vander image system	605 Incomplete money procedure Money not received in Cashiers	610 archive	615 Gigabyte PC down Network down	620	625	630	635 640 645	650
Intellisys transmits to Gigabyte PC	Data not sent	Images not received	Gigabyte PC down Network down	SNMP monitoring Electronic notification			Notiv INSURANCE PROVIDER immediately	
Gigabyte transmission to INSURANCE PROVIDER	Data not sent	Images not received Apps do not get processed	Phone Lines Down Network down Internal system failure	Check hourly		150	If data not received by 3 p.m., write to CD Rom and send Federal Express	
Gigabyte transmission to Insurance Provider	Data is incorrect	Rework to return files Increased cycle time	Human error	Exception processing procedures		15	Initiate exception processing procedures	
Splitter program converts multi-page TIF to Single Page TIF	Incorrect formatting Server down Corrupted file	No apps processed	Server down Software bug	Splitter is checked periodically		10	Create a detector to send email or log	

Fig. 10B

Failure Modes Effects Analysis (FMEA)

600 605 610 615 620 625 630 635 640 645 650

ITEM/PROCESS STEP	POTENTIAL FAILURE	POTENTIAL EFFECT OF FAILURE	SEVERITY	CAUSES	CURRENT CONTROLS	DETECTION	RECOMMENDED ACTIONS	DATE
Spiller Program Converts multi-plate FIE to single plate FIE	<ul style="list-style-type: none"> LAN down 						<ul style="list-style-type: none"> monitor Move to another PC 	
Image Mover - Polling	<ul style="list-style-type: none"> Program failure Server down LAN down 	<ul style="list-style-type: none"> No apps processed 	10	<ul style="list-style-type: none"> Software errors Hardware failure 	<ul style="list-style-type: none"> Checked periodically 	100	<ul style="list-style-type: none"> Create a detector to send email or log monitor Move to another PC 	
RIMAIN	<ul style="list-style-type: none"> Mainframe down DASD space Server down LAN down Provider tables not updated 	<ul style="list-style-type: none"> Documents not correctly matched Documents cannot be processed Rework May not store images 		<ul style="list-style-type: none"> No connection to mainframe Out of disk space Software errors Lack of communication Lack of accountability 	<ul style="list-style-type: none"> Checked periodically 		<ul style="list-style-type: none"> Delete, copy or move file If hardware problem, move to another machine If software issue, correct problem 	
RIMAINCA	<ul style="list-style-type: none"> Mainframe down DASD space Server down LAN down Provider 	<ul style="list-style-type: none"> Documents not correctly matched Documents cannot be processed 		<ul style="list-style-type: none"> No connection to mainframe Out of disk space Software errors 	<ul style="list-style-type: none"> Checked periodically 		<ul style="list-style-type: none"> Delete, copy or move file If hardware problem, move to another 	

Fig. 10c

Failure Modes Effects Analysis (FMEA)

ITEM/PROCESS (STEP)	POTENTIAL FAILURE	POTENTIAL EFFECT OF FAILURE	SEVERITY	CAUSES	OCURRENCE	CURRENT CONTROLS	DETECTION	RECOMMENDED ACTIONS	DATE
600 P2MANS GA	605 tables not updated	610 • Rework • May not store images		615 • No communication • Lack of accountability • Several areas involved	620	625	630	635 • machine If software issue, correct problem	645 650
Poller Process	• Program failure • Server down • LAN down	• No apps processed	10	• Software errors Lack of technical support from INSURANCE PROVIDER	1	• IT support people in place • Checked periodically	100	• Move to secondary RIP server. Already in place.	
RIP	• Mainframe fails to convert files AS400 down • Lack of directory space on AS400	• No apps processed • Image not stored • Rework • Drain on resources	10	• Program failure • Hardware failure • Insufficient memory capacity management	1	• IT support people in place • Detector currently turns screen red	50	• Move to secondary RIP server. Already in place. • Contact AS/400 support	
AWD/AS400	• AS400 down • Lack of directory space on	• No apps processed • Image not stored	10	• Program failure • Hardware failure	1	• IT support people in place • Alerts in	100	• Build redundancy • Monitor capacity/per	

Fig. 10D

Failure Modes Effects Analysis (FMEA)

600 605 610 615 620 625 630 635 640 645 650

ITEM/PROCESS STEP	POTENTIAL FAILURE	POTENTIAL EFFECT OF FAILURE	CAUSES	CURRENT CONTROLS	RECOMMENDED ACTIONS	DUE DATE
AWD/AS400	AS400		<ul style="list-style-type: none"> Insufficient memory capacity management 	AS/400	formance	
Files grouped/NB cases extracted for transmission to India	<ul style="list-style-type: none"> NB case not built correctly Lack of resources Equipment failures 	<ul style="list-style-type: none"> Manual Intervention File does not get extracted to send to India App does not get processed Rework Incorrect pending record 	<ul style="list-style-type: none"> Human error Software errors Hardware errors 	<ul style="list-style-type: none"> Current index procedures 	<ul style="list-style-type: none"> Training Quality Assurance 	
Extract work for India	<ul style="list-style-type: none"> Programs fail All docs not sent to India Systems down Middle box down Files not imaged correctly 	<ul style="list-style-type: none"> No apps processed May not go to India Images will queue up 	<ul style="list-style-type: none"> Software errors Hardware failure LAN failure AS/400 failure 	<ul style="list-style-type: none"> India monitors and contacts us when they do not receive images Compaq monitors processors INSURANCE 	<ul style="list-style-type: none"> Automated detection of failed jobs 	

Fig. 10E

Failure Modes Effects Analysis (FMEA)

ITEM/PROCESS STEP	POTENTIAL FAILURE	POTENTIAL EFFECT OF FAILURE	SEVERITY	CAUSES	OCURRENCE	CURRENT CONTROLS	DETECTION	RECOMMENDED ACTIONS	DUPLICATE
Extract work for India	<ul style="list-style-type: none"> Extract not extracting every hour 					PROVIDER checks periodically Alerts in place for failed jobs			
Server/FTP Server	<ul style="list-style-type: none"> Gigabyte down 	<ul style="list-style-type: none"> Will not go to India Will not meet cycle time Lynchburg may have no data entry Resource drain in NB 	10	<ul style="list-style-type: none"> Gigabyte server down Gigabyte machine not monitored enough LAN down Wide area network down India down 	5	<ul style="list-style-type: none"> India notifies if they do not receive images INSURANCE PROVIDER support periodically check transmissions Compaq and network control monitor LAN and WAN 	10	<ul style="list-style-type: none"> Move to another gigabyte server if hardware failure 	
GEIS Data Entry Server	<ul style="list-style-type: none"> India LAN down India server down India system down File corruption 	<ul style="list-style-type: none"> Cannot input apps in India Reconciliation difficult 	10	<ul style="list-style-type: none"> Hardware failure Software failure Line problems 	5	<ul style="list-style-type: none"> Contact India when system is down 	100	<ul style="list-style-type: none"> Contact India (ESWAR) to get ratings and other information 	
Update		<ul style="list-style-type: none"> Will not build 	1	<ul style="list-style-type: none"> Human error 	1	<ul style="list-style-type: none"> Help desk 	5	<ul style="list-style-type: none"> Constant 	

Fig. 10K

Failure Modes Effects Analysis (FMEA)

ITEM/PROCESS STEP	POTENTIAL FAILURE	POTENTIAL EFFECT OF FAILURE	SEVERITY	CAUSES	OCCURRENCE	CURRENT CONTROLS	DETECTION	RECOMMENDED ACTIONS	DATE
Mainframe	<ul style="list-style-type: none"> Cyberlife down CMFE down Systems fail with CMFE running Gigabyte down Data incorrectly entered Duplicate data 	<ul style="list-style-type: none"> pending record Rework Policy issued Incorrectly data entry resources Increased work 	0	<ul style="list-style-type: none"> Line down Mainframe down Cyberlife down Hardware failure Software failure Poor Image Education 	0	<ul style="list-style-type: none"> receives numerous calls QC system in place 	0	<ul style="list-style-type: none"> monitoring of transmissions 	

Fig. 106

Failure Modes Effects Analysis (FMEA)

ITEM/PROCESS STEP	POTENTIAL FAILURE	POTENTIAL EFFECT OF FAILURE	SEVERITY	CAUSES	LOG CURRENT	CURRENT CONTROLS	DEFINITION	RECOMMENDED ACTIONS	DATE
AWD update via re-index	<ul style="list-style-type: none"> India LAN down India server down India system down File corruption Failure to send file Invalid format AS400 down Middle box down Incorrect directories Update programs not being run Gigabyte down Run out of space Resources not available to continuously monitor systems 	<ul style="list-style-type: none"> Incorrect status in AWD Reconciliation useless Cycle time not met 	10	<ul style="list-style-type: none"> Software failure Hardware failure Incorrect formats of re-index record Update record incorrectly Failure to send records 	5	<ul style="list-style-type: none"> Mainframe reports being run Ez-trieve report Middle box application is email enabled (detects error and notifies IT via email) Compaq monitors middle box 	150	<ul style="list-style-type: none"> Constant monitoring of transmissions 	650

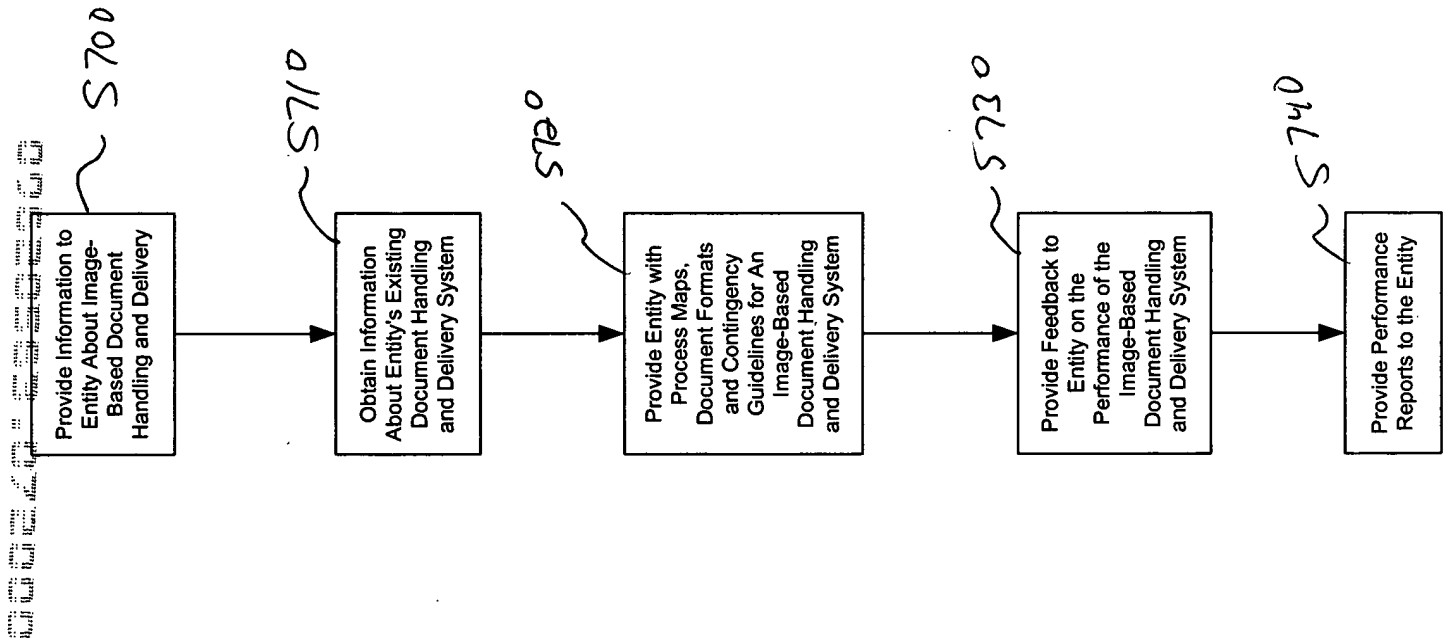
Fig. 10 H

Failure Modes Effects Analysis (FMEA)

ITEM/PROCESS STEP	POTENTIAL FAILURE	POTENTIAL EFFECT OF FAILURE	SEVERITY	CAUSES	CURRENT CONTROLS	RECOMMENDED ACTIONS	DATE
AND Value via Re-index	<ul style="list-style-type: none"> Resources lacking in India Cycle time not met in India due to system problems 	<ul style="list-style-type: none"> Missing files 		<ul style="list-style-type: none"> Lines are down File corrupt Audit database down Server down 	<ul style="list-style-type: none"> 	<ul style="list-style-type: none"> Email reconciliation file Reconcile when problem is fixed 	
Reconciliation Process	<ul style="list-style-type: none"> Files not reconciled 				<ul style="list-style-type: none"> 		

Fig. 10E

Fig. 11



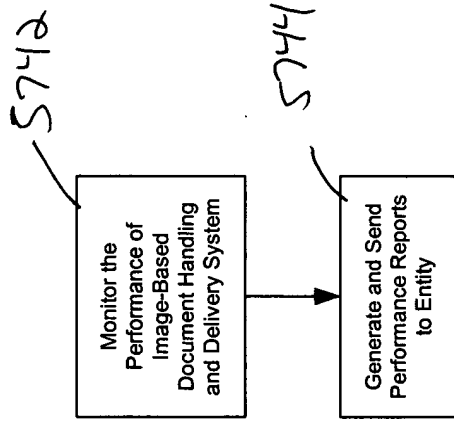


Fig. 12